

FORM B1 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)		Voluntary Petition
Name of Debtor (if individual, enter Last, First Middle): Calderon, Oralia		Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-2852		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all):
Street Address of Debtor (No. and Street, City, State and Zip Code): 2032 Hutchinson Chicago, IL 60618		Street Address of Joint Debtor (No. and Street, City, State and Zip Code):
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):		

Chapter 13W/No Plan

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Clearing Bank |

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- | | | |
|---|-------------------------------------|--|
| <input type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input checked="" type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | |
| <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding | | |

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101.
- ☐ Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.

Statistical/Administrative Information (Estimates only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-15 ☒ 16-49 ☐ 50-99 ☐ 100-199 ☐ 200-99 ☐

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	1,000,001 to \$10 million	\$10,000,001 to \$50,000,000	\$50,000,001 to \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	1,000,001 to \$10 million	\$10,000,001 to \$50,000,000	\$50,000,001 to \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 11/12/2004
Time: 12:36:01
Debtor: ORALIA CALDERON
Case: 04-42050
Chapter: 13
Judge: Jacqueline Cox
341 mtg: 12/08/2004 @ 01:30PM
ConfHrg: 01/03/2005 @ 10:30AM
Trustee: TOM VAUGHN



1:04BK42050-BK001

Voluntary Petition (page 2)

(This page must be completed and filed in every case)

Name of Debtor(s): **Oralia Calderon**

Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet)

Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
 Oralia Calderon

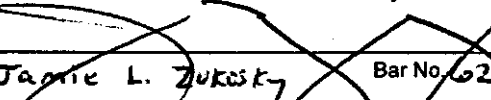
X _____

Telephone Number (If not represented by an attorney)

11/10/2004

Date

Signature of Attorney

X 
 Jamie L. Zukosky Bar No. 6238419

Schottler & Zukosky, LLC
 10 S. LaSalle
 Suite 3410
 Chicago, IL 60603

Phone No. (312) 236-7200 Fax No. (312) 236-1691

11/10/2004

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Printed Name of Authorized Individual

Title of Authorized Individual

11/10/2004

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.


X  11/10/2004
 Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **Oralia Calderon**

CASE NO

CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)


Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 10th day of November, 2004.


 Oralia Calderon

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Oralía Calderon

CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:

\$2,200.00

Prior to the filing of this statement I have received:

\$6.00

Balance Due:

\$2,194.00

2. The source of the compensation paid to me was:

☒ Debtor

☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor

☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/12/2004

Date

Jamie L. Zukosky
Schottler & Zukosky, LLC
10-S. LaSalle Suite 3410
Chicago, Illinois 60603
Phone: (312) 236-7200 / Fax: (312) 236-1691

Bar No. 6238871

CASE NO.

(If Known)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 03124501		DATE INCURRED: NATURE OF LIEN: Lien on Vehicle COLLATERAL: 1999 Chevrolet Malibu REMARKS:				\$12,000.00	\$6,600.00
Centrix Resource Systems PO Box 17669 Denver, CO 80217-0669	-	COLLATERAL VALUE: \$5,400.00					
Total for this Page (Subtotal) >						\$12,000.00	\$6,600.00
Running Total >						\$12,000.00	\$6,600.00

No continuation sheets attached

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Oralia Calderon

CASE NO

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE: **Oralia Calderon**

CASE NO

(If Known)

CHAPTER **13****SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)**

Continuation Sheet No. 1

TYPE OF PRIORITY Administrative allowances

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Schottler & Zukosky, LLC 10 S. LaSalle Suite 3410 Chicago, Illinois 60603		DATE INCURRED: 11/10/2004 CONSIDERATION: Attorney Fees REMARKS:		\$2,194.00	\$2,194.00
Total for this Page (Subtotal) >				\$2,194.00	\$2,194.00
Running Total >				\$2,194.00	\$2,194.00

IN RE: **Oralia Calderon**

CASE NO

(If Known)

CHAPTER **13****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Allergy and Asthma Clinics of Fox Valley 2060 Ogden Ave Suite C Aurora, IL 60504	-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$50.05
ACCT #: 323866H Argent Healthcare Financial Service PO Box 33889 Phoenix, AZ 85067-3889	-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$50.00
ACCT #: 24540007 Arrow Financial Services, LLC 21031 Network Place Chicago, IL 60678-1031	-	DATE INCURRED: CONSIDERATION: Collecting for - Marshall Fields REMARKS:				\$431.06
ACCT #: 26366886 Arrow Financial Services, LLC 5996 W. Touhy Ave. Niles, IL 60714-4610	-	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:				\$848.50
ACCT #: Arrow Financial Services, LLC 7301 N. Lincoln Avenue Suite 220 Lincolnwood, IL 60712-1709	-	DATE INCURRED: CONSIDERATION: Collecting for - Bank One REMARKS:				\$848.50
ACCT #: 8798-30-005-5645546 AT&T Bankruptcy Dept. Attn: Linda Adams 6021 S. Rio Grande, 1st Fl. Orlando, FL 32859	-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$66.43
ACCT #: Blatt, Hasenmiller, Leibscher & Moore 125 South Wacker Drive Suite 400 Chicago, IL 60606	-	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:				\$1,000.00

5

continuation sheets attached

Total for this Page (Subtotal) >

\$3,294.54

Running Total >

\$3,294.54

IN RE: Oralla Calderon

CASE NO

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Capital One PO Box 85015 Richmond, VA 23285-5015	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: 0006621575 CBE Group PO Box 2787 Waterloo, IA 50704	-	DATE INCURRED: CONSIDERATION: Collecting for - DirecTV REMARKS:				Notice Only
ACCT #: 5014336270 City of Chicago Bureau of Parking 333 S. State, Bankruptcy Unit Chicago, IL 60604	-	DATE INCURRED: CONSIDERATION: Parking Tickets REMARKS:				\$930.00
ACCT #: Comcast PO Box 173908 Denver, CO 80217-3908	-	DATE INCURRED: CONSIDERATION: Goods and Services REMARKS:				\$305.40
ACCT #: 5731482031 ComEd Credit/Bankruptcy 2100 Swift Dr. Oak Brook, IL 60523	-	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS:				\$1,509.90
ACCT #: Credit Protection Association, L.P. PO Box 802068 Dallas, TX 75380	-	DATE INCURRED: CONSIDERATION: Collecting for - Comcast REMARKS:				Notice Only
ACCT #: 28851425 FBCS, Inc. 841 E. Hunting Park Ave. Philadelphia, PA 19124	-	DATE INCURRED: CONSIDERATION: Collecting for - World Financial Network REMARKS:				\$206.19
Total for this Page (Subtotal) >						\$2,951.49
Running Total >						\$6,246.03

IN RE: **Oralla Calderon**

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CASE

(If Known)

CHAPTER **13****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 8938430 Financial Credit Corp. P.O. Box 44425 Baltimore, MD 21236-6425		DATE INCURRED: CONSIDERATION: Collecting for - Ballys REMARKS:				\$147.00
ACCT #: 3GH69133 GC Services PO box 2667 Houston, TX 77252-2667		DATE INCURRED: CONSIDERATION: Collecting for - MCI REMARKS:				\$690.11
ACCT #: 6019-1803-5373-1504 GE-Capital Cons Cardco PO Box 960061 Orlando, FL 32896-0061		DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,502.00
ACCT #: Harris & Harris 100 S. Wacker Drive Suite 225 Chicago, IL 60606		DATE INCURRED: CONSIDERATION: Collecting for - Peoples Gas REMARKS:				\$1,234.03
ACCT #: 8104085 Harvard Collection Services 4839 N. Elston Chicago, IL 60630-2534		DATE INCURRED: CONSIDERATION: Collecting for - Immc-Dept. of Dentistry REMARKS:				\$37.50
ACCT #: 6399774 ICS PO Box 646 Oak Lawn, IL 60454		DATE INCURRED: CONSIDERATION: Collecting for - Womens Health Assoc. REMARKS:				\$463.00
ACCT #: 6131993 Illinois Collection Services, Inc. PO Box 646 Oak Lawn, IL 60454		DATE INCURRED: CONSIDERATION: Collecting for - Advocate Northside REMARKS:				\$345.00
Total for this Page (Subtotal) >						\$4,418.64
Running Total >						\$10,664.67

IN RE: **Oralia Calderon**

CASE

(If Known)

CHAPTER **13**

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 3

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Mike Petak Mike's Construction 6119 W. Addison Chicago, IL 60634	-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$3,050.00
ACCT #: 3992391 NCO Financial Systems PO Box 41421 Dept. 55 Philadelphia, PA 19101	-	DATE INCURRED: CONSIDERATION: Collecting for - Univ. of Illinois Chicago Medic REMARKS:				\$38.92
ACCT #: 3992392 NCO Financial Systems PO Box 41421 Dept. 55 Philadelphia, PA 19101	-	DATE INCURRED: CONSIDERATION: Collecting for - Univ. of Illinois medical center REMARKS:				\$56.00
ACCT #: 4112746 NCO Financial Systems PO Box 41421 Dept. 55 Philadelphia, PA 19101	-	DATE INCURRED: CONSIDERATION: Collecting for - Univer. of Illinois medical cente REMARKS:				\$17.90
ACCT #: Norwegian American Hospital 1044 N. Fransisco Chicago, IL 60622	-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$30.00
ACCT #: Norwegian American Hospital 1044 N. Fransisco Chicago, IL 60622	-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$50.00
ACCT #: 5489-5551-0397-1588 Orchard Bank PO BOX 17051 Baltimore, MD 21297	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$734.80
Total for this Page (Subtotal) >						\$3,977.62
Running Total >						\$14,642.29

IN RE: **Oralia Calderon**

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CASE NO.

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 4

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Pentagroup Financial, LLC 5959 Corporate Drive, Ste. 1400 Houston, TX 77036-2308		DATE INCURRED: CONSIDERATION: Collecting for - Nextel REMARKS:				Notice Only
ACCT #: 6646817 Progressive Management Systems PO Box 2220 West Covina, CA 91793-9917		DATE INCURRED: CONSIDERATION: Collecting for - Verizon Wireless REMARKS:				\$169.86
ACCT #: A472-0040092-01 Radiological Physicians, Ltd. PO Box 2150 Bedford Park, IL 60499		DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$30.00
ACCT #: 9278693 Riddle & Associates P.O. Box 1187 Sandy, UT 84091-1187		DATE INCURRED: CONSIDERATION: Collections REMARKS:				\$564.37
ACCT #: 0025127862 RMA P.O. Box 105780 Atlanta, GA 30348		DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$276.54
ACCT #: 7733841978418-0 SBC Ameritech Law Department, Ste. 27A 225 W. Randolph Chicago, IL 60606		DATE INCURRED: CONSIDERATION: Phone Bill REMARKS:				\$335.46
ACCT #: Souma Dianostics PO Box 11690 Chicago, IL 60611-1690		DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$26.92
Total for this Page (Subtotal) >						\$1,403.15
Running Total >						\$16,045.44

IN RE: **Oralia Calderon**

CASE NO.

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 5

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 7E-6228599 Sunrise Credit Services 260 Airport Plaza Farmingdale, NY 11735-3946		DATE INCURRED: CONSIDERATION: Collecting for - Citibank REMARKS:				\$107.68
ACCT #: L15079 The Westmoreland Agency A Capital One Company PO Box 85522 Richmond, VA 23285-5522		DATE INCURRED: CONSIDERATION: Credit Card/ Household Bank REMARKS:				\$909.87
ACCT #: 38023253847271 TRS Recovery Services PO Box 60012 City of Industry, CA 91716-0012		DATE INCURRED: CONSIDERATION: Collecting for - Marjen Furniture of Chicago REMARKS:				\$85.00
ACCT #: 003031291-01-5070 Valentine & Kebartas, Inc PO Box 325 Lawrence, MA 01842		DATE INCURRED: CONSIDERATION: Collecting for - US Cellular/Chicago/NW IN 869 REMARKS:				Notice Only
ACCT #: Verizon Wireless PO Box 6170 Carol Stream, IL 60197-6170		DATE INCURRED: CONSIDERATION: Phone REMARKS:				Notice Only
ACCT #: Women's Group of Northwestern 34551 Eagle Way Chicago, IL 60678-1345		DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$33.93
Total for this Page (Subtotal) >						\$1,136.48
Running Total >						\$17,181.92

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **Oralia Calderon**

CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 11/10/2004

Signature


Oralia Calderon

Date _____

Signature _____